

Information to identify the case:

| | | | |
|---------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Mary Ann Little</u> | Social Security number or ITIN | xxx-xx-8211 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | <u></u> | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |

United States Bankruptcy Court **Western District of Virginia**

Case number: **15-62072**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mary Ann Little

1/26/16

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of VirginiaIn re:
Mary Ann Little
DebtorCase No. 15-62072-rbc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0423-6

User: robertson
Form ID: 318Page 1 of 2
Total Noticed: 41

Date Rcvd: Jan 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2016.

db
 4195040 +Mary Ann Little, 1946 Trents Ferry Rd, Lynchburg, VA 24503-6447
 4195042 +A Wireless, C/O Aldous & Associates, PLLC, PO Box 171374, Holladay, UT 84117-1374
 4195042 +Bryant State Bank/ CCS, 500 E 60th St N, Sioux Falls, SD 57104-0478
 4195043 +Bullcity Financial Sol, 1107 West Main St., Suite 201, Durham, NC 27701-2028
 4195048 +CMG Piedmont Pyschiatric Center, 1204 Fenwick Dr, Lynchburg, VA 24502-2112
 4195050 +CNAC-VA103, 2828 Candler Mountain Rd, Lynchburg, VA 24502-2210
 4195045 +Centra Emergency Services, 2010 Atherholt Road, Lynchburg, VA 24501-1106
 4195046 +Central Virginia Family Physicans, PO Box 2489, Forest, VA 24551-6489
 4195047 +Chad Mooney, Esq., Petty Livingston & Dawson Richards, 725 Church St #1200, Lynchburg, VA 24504-1481
 4195051 +Commonwealth Collections, LLC, PO Box 2080, Kilmarnock, VA 22482-2080
 4195052 +Credit Acceptance Corp, PO Box 513, Southfield, MI 48037-0513
 4195059 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solutions, 9701 Metropolitan Court Ste B, Richmond, VA 23236)
 4195055 Fingerhut/ Web Bank, PO Box 1250, St Cloud, MN 56395-1250
 4195056 +First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097
 4195058 +Firstsource Advantage, LLC, PO Box 1022, Wixom, MI 48393-1022
 4195060 +Heritage Funeral Service And Crematory, 427 Graves Mill Rd., Lynchburg, VA 24502-4207
 4195061 +Hospital Professional Services, 1204 Fenwick Drive, Lynchburg, VA 24502-2112
 4195063 +James H. Little, 419 Falkland Pl Rd, Evinston, VA 24550-1823
 4195064 Kelly Rentals, Inc, D/B/A Aaron's, 5205 Fort Ave, Lynchburg, VA 24502-1609
 4195066 Lynchburg General District Court, 905 Court St, Lynchburg, VA 24504-1603
 4195069 +Radiology Consultants Of Lynch, 9701 Metropolitan Ct Ste, North Chesterfield, VA 23236-3690
 4195070 +Roberts Home Medical, 2010 Tate Springs Rd, Lynchburg, VA 24501-1112
 4195071 +SCA Credit Services, Inc., 1502 Williamson Road NE, Roanoke, VA 24012-5100
 4195072 +Schewel Furniture Company, PO Box 11615, Lynchburg, VA 24506-1615
 4195076 +The Sleep Center, C/O Leon P.; Ferrance, PC, 1017 2nd St SW, Roanoke, VA 24016-4436
 4195077 +UVA Physicians Group, 2609 N Duke St Ste 500, Durham, NC 27704-0015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4195041 EDI: AAEO.COM Jan 26 2016 21:38:00 Aaron's, 5205 Fort Ave, Lynchburg, VA 24502-1609
 4195044 EDI: CAPITALONE.COM Jan 26 2016 21:38:00 Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
 4195049 +E-mail/Text: collect@ccsroanoke.com Jan 26 2016 21:39:41 Cmg The Neurosurgery Center, C/O Creditors Collection Service, PO Box 21504, Roanoke, VA 24018-0152
 4195053 EDI: RCSFNBMARIN.COM Jan 26 2016 21:38:00 Credit One Bank, ATTN Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873
 4195054 EDI: DIRECTV.COM Jan 26 2016 21:38:00 DirecTV, PO Box 6550, Greenwood Village, CO 80155
 4195057 EDI: AMINFOFP.COM Jan 26 2016 21:38:00 First Premier Bank, Attn: Bankruptcy Department, PO Box 5524, Sioux Falls, SD 57117-5524
 4195062 EDI: IRS.COM Jan 26 2016 21:38:00 Internal Revenue Service, Insolvency Unit, 400 N 8th St No. 76, Richmond, VA 23219
 4195065 +EDI: RESURGENT.COM Jan 26 2016 21:38:00 LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
 4195067 EDI: MERRICKBANK.COM Jan 26 2016 21:38:00 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
 4195068 EDI: RMSC.COM Jan 26 2016 21:38:00 Paypal/ Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
 4195073 +EDI: LTDFINANCIAL.COM Jan 26 2016 21:38:00 Show Master Card/ Visa, C/O LTD Financial Services, 7322 Southwest Freeway, Ste. 1600, Houston, TX 77074-2134
 4195074 +E-mail/PDF: jamiep@simmassociates.com Jan 26 2016 21:47:14 Simm Associates, Inc., 800 Pencader Dr, Newark, DE 19702-3354
 4195075 E-mail/Text: bklaw2@centurylink.com Jan 26 2016 21:39:18 Sprint Customer Service, Attn Bankruptcy Department, PO Box 96064, Charlotte, NC 28296-0064
 4195078 +EDI: VERIZONWIRE.COM Jan 26 2016 21:38:00 Verizon Wireless, PO Box 5029, Wallingford, CT 06492-7529
 4195079 E-mail/Text: bkr@taxva.com Jan 26 2016 21:39:37 Virginia Department Of Taxation, Legal Unit, PO Box 2156, Richmond, VA 23218-2156

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0423-6

User: robertson
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2016 at the address(es) listed below:

Margaret C. Valois on behalf of Debtor Mary Ann Little mv@vbclegal.com,
paralegal@vbclegal.com; paralegalvbc@gmail.com; dfarish@vbclegal.com; baileycox@vbclegal.com; mv@vbc1
egal.com; kthomas@vbclegal.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov
William F Schneider(79) trustee@wfschneider.com, va31@ecfcbis.com

TOTAL: 3